AMENDMENTS TO THE CLAIMS

Please amend the claims as follows.

1. (Currently Amended) A computer-implemented method for collecting and aggregating creditworthiness data describing a subject company, comprising:

   from each of a plurality of client machines, each running an accounting software application and operated by a different user, receiving transaction data for at least one subject company; and

   for each subject company, aggregating the received transaction data from the client machines to determine a creditworthiness rating of the subject company;

   wherein at least a subset of the different users are unaffiliated with one another.

2-3. (Cancelled)

4. (Original) The method of claim 1, further comprising:

   generating a creditworthiness metric based on the aggregated data.

5. (Original) The method of claim 4, further comprising, responsive to at least one predefined criterion with respect to the creditworthiness metric, transmitting an alert to a predefined set of users.

6. (Original) The method of claim 5, wherein the at least one predefined criterion comprises at least one selected from the group consisting of:

   the creditworthiness metric having changed by at least a predetermined amount;

   the length of time since the most recent transmitted alert;

   the user having at least a predetermined number of transactions involving the subject company within a predetermined time period;

   the subject company being located within a defined geographic region with respect to the user;

   the user having indicated an interest in the subject company;

the type of business of the subject company being related to that of the user; and

the type of business of the subject company being related to that of other customers of the

user.

7. (Original) The method of claim 1, further comprising generating a credit history report based on the aggregated data.

8. (Original) The method of claim 1, further comprising generating a creditworthiness report based on the aggregated data.

9. (Original) The method of claim 8, further comprising:

receiving a request for the creditworthiness report; and

responsive to the received request, outputting the report.

10. (Original) The method of claim 8, further comprising:

receiving, from a user, a request for the creditworthiness report;

determining whether the user is authorized to receive the report; and

responsive to the user being authorized to receive the report, outputting the report.

11. (Original) The method of claim 8, further comprising:

transmitting the report to a set of users designated as subscribers to the report.

12. (Original) The method of claim 8, further comprising outputting the report via a web page.

13. (Original) The method of claim 8, further comprising tailoring the report responsive to transaction history for a user of the client machine.

14. (Original) The method of claim 1, wherein receiving transaction data comprises receiving the data across a network.

15. (Original) The method of claim 1, wherein receiving transaction data comprises receiving the data across the Internet.

16. (Original) The method of claim 1, wherein the transaction data comprises locally aggregated data describing subject company payment history.

17. (Original) The method of claim 1, wherein aggregating the received transaction data for the subject company comprises normalizing subject company identifiers.

18. (Original) The method of claim 1, wherein receiving transaction data for a subject company comprises:

   receiving, for each of a plurality of client machines, an indication as to whether the user of the client machine assents to data collection; and

   receiving transaction data for the subject company from the client machines for which an indication of user assent was received.

19. (Original) The method of claim 1, further comprising, responsive to an indication of user assent being received from a user, permitting the user to use a mark signifying that the user participates in a creditworthiness data collection effort.

20. (Currently Amended) The method of claim 1, further comprising outputting, within the context of the accounting software application running at a client machine, an indication of the creditworthiness metric for the subject company.

21. (Original) The method of claim 1, further comprising, responsive to at least one predefined criterion with respect to the subject company, outputting to a user an indication of the creditworthiness metric for the subject company.

22. (Original) The method of claim 21, wherein the at least one predefined criterion comprises at least one selected from the group consisting of:

   the user having at least a predetermined number of transactions involving the subject company within a predetermined time period;

   the subject company being located within a defined geographic region with respect to the user;

   the user having indicated an interest in the subject company;

the type of business of the subject company being related to that of the user; and

the type of business of the subject company being related to that of other customers of the user.

23. (Original) The method of claim 1, wherein the subject company comprises a debtor.

24. (Original) The method of claim 1, further comprising, responsive to the creditworthiness rating, generating a factoring valuation for the subject company.

25. (Original) The method of claim 1, wherein transaction data includes at least one selected from the group consisting of:

    transaction date;

    invoice date;

    invoice number;

    company;

    description;

    transaction amount; and

    category.

26. (Currently Amended) A computer-implemented method for collecting and aggregating creditworthiness data, comprising:

    transmitting, from a client machine running an accounting software application, transaction data for a subject company; and

    receiving at the client machine, from a central server, a representation of a creditworthiness metric based on aggregated transaction data for the subject company.

27. (Original) A computer-implemented method for collecting and combining creditworthiness data describing a subject company, comprising:

    from each of a plurality of client machines, each running a financial accounting software application and operated by a different user, receiving aggregated data for at least one subject company; and

for each subject company, combining the received aggregated data from the client machines to determine a creditworthiness rating of the subject company;

wherein at least a subset of the different users are unaffiliated with one another.

28. (Currently Amended) In a software application for entering financial transactions, a user interface for displaying a creditworthiness metric, comprising:

a transaction entry screen comprising a field for accepting user input specifying a company;

an on-screen indicator representing a creditworthiness metric for the specified company, displayed concurrently with the transaction entry screen and in response to the user input,

wherein the software application comprises an accounting application.

29. (Original) The user interface of claim 28, wherein the creditworthiness metric is based on aggregated transaction data collected from a plurality of different users, at least a subset of whom are unaffiliated with one another.

30. (Original) The user interface of claim 29, wherein the creditworthiness metric is received from a central server.

31. (Original) The user interface of claim 28, wherein the on-screen indicator comprises a numeric value.

32. (Original) The user interface of claim 28, wherein the on-screen indicator comprises an icon.

33. (Original) The user interface of claim 28, wherein the on-screen indicator comprises a hypertext link to additional data describing the specified company.

34. (Currently Amended) A computer-implemented method for collecting and aggregating creditworthiness data describing a subject company, comprising:

from a client machine running a financial software application, receiving transaction data for a subject company;

aggregating the received transaction data with transaction data from at least one other client machine to determine a creditworthiness rating of the subject company;

wherein each client machine is operated by a different user and at least a subset of the different users are unaffiliated with one another, and

wherein the financial software application comprises an accounting application.

35. (Original) The method of claim 34, further comprising:

generating a creditworthiness metric based on the aggregated data.

36. (Original) The method of claim 34, further comprising generating a creditworthiness report based on the aggregated data.

37. (Original) The method of claim 36, further comprising:

receiving a request for the creditworthiness report; and

responsive to the request, outputting the report.

38. (Original) The method of claim 36, further comprising:

receiving, from a user, a request for the creditworthiness report;

determining whether the user is authorized to receive the report; and

responsive to the user being authorized to receive the report, outputting the report.

39. (Original) The method of claim 36, further comprising:

transmitting the report to a set of users designated as subscribers to the report.

40. (Original) The method of claim 36, further comprising outputting the report via a web page.

41. (Original) The method of claim 36, further comprising tailoring the report responsive to transaction history for a user of the client machine.

42-45. (Withdrawn)

46. (Currently Amended) A method of providing a creditworthiness reporting system, comprising:

from a plurality of users of an accounting software application, receiving transaction data;

aggregating the received transaction data from the different users;

generating a creditworthiness rating of the subject company; and

outputting the generated creditworthiness rating;

wherein at least a subset of the users are unaffiliated with one another.

47. (Original) The method of claim 46, wherein outputting the generated creditworthiness rating comprises transmitting a creditworthiness report to a user.

48. (Original) The method of claim 46, wherein outputting the generated creditworthiness rating comprises transmitting a creditworthiness report to a user in response to receipt of a fee from the user.

49. (Currently Amended) A system for collecting and aggregating creditworthiness data describing a subject company, comprising:

> a data collection module, for receiving from a plurality of client machines each running an accounting software application and operated by a different user, transaction data for at least one subject company; and

> a data aggregation module, coupled to the data collection module, for, for each subject company, aggregating the received transaction data from the client machines to determine a creditworthiness rating of the subject company;

wherein at least a subset of the different users are unaffiliated with one another.

50-51. (Cancelled)

52. (Original) The system of claim 49, wherein the aggregation module generates a creditworthiness metric based on the aggregated data.

53. (Original) The system of claim 52, wherein, responsive to at least one predefined criterion with respect to the creditworthiness metric, the aggregation module transmits an alert to a predefined set of users.

54. (Original) The system of claim 53, wherein the at least one predefined criterion comprises at least one selected from the group consisting of:

      the creditworthiness metric having changed by at least a predetermined amount;

      the length of time since the most recent transmitted alert;

      the user having at least a predetermined number of transactions involving the subject company within a predetermined time period;

      the subject company being located within a defined geographic region with respect to the user;

      the user having indicated an interest in the subject company;

      the type of business of the subject company being related to that of the user; and

      the type of business of the subject company being related to that of other customers of the user.

55. (Original) The system of claim 49, further comprising a report generation module, coupled to the aggregation module, for generating a credit history report based on the aggregated data.

56. (Original) The system of claim 49, further comprising a report generation module, coupled to the aggregation module, for generating a creditworthiness report based on the aggregated data.

57. (Original) The system of claim 56, wherein the report distribution module receives a request for the creditworthiness report and, responsive to the request, outputs the report.

58. (Original) The system of claim 56, wherein the report distribution module:

      receives, from a user, a request for the creditworthiness report;

      determines whether the user is authorized to receive the report; and

      responsive to the user being authorized to receive the report, outputs the report.

59. (Original) The system of claim 56, wherein the report distribution module transmits the report to a set of users designated as subscribers to the report.

60. (Original) The system of claim 56, wherein the report distribution module outputs the report via a web page.

61. (Original) The system of claim 56, wherein the report distribution module tailors the report responsive to transaction history for a user of the client machine.

62. (Original) The system of claim 49, wherein the data collection module receives the transaction data across a network.

63. (Original) The system of claim 49, wherein the data collection module receives the transaction data across the Internet.

64. (Original) The system of claim 49, wherein the transaction data comprises locally aggregated data describing subject company payment history.

65. (Original) The system of claim 49, wherein the data aggregation module normalizes subject company identifiers.

66. (Original) The system of claim 49, wherein the data collection module:

   receives, for each of a plurality of client machines, an indication as to whether the user of the client machine assents to data collection; and

   receives transaction data for the subject company from the client machines for which an indication of user assent was received.

67. (Original) The system of claim 49, further comprising [[a]] the accounting software application running at a client machine for outputting, within the context of the accounting software application, an indication of the creditworthiness metric for the subject company.

68. (Original) The system of claim 49, further comprising a report generation module, coupled to the aggregation module, for, responsive to at least one predefined criterion with respect to the subject company, outputting to a user an indication of the creditworthiness metric for the subject company.

69. (Original) The system of claim 68, wherein the at least one predefined criterion comprises at least one selected from the group consisting of:

> the user having at least a predetermined number of transactions involving the subject company within a predetermined time period;

> the subject company being located within a defined geographic region with respect to the user;

> the user having indicated an interest in the subject company;

> the type of business of the subject company being related to that of the user; and

> the type of business of the subject company being related to that of other customers of the user.

70. (Original) The system of claim 49, wherein the subject company comprises a debtor.

71. (Original) The system of claim 49, further comprising a report generation module, coupled to the aggregation module, for, responsive to the creditworthiness rating, generating a factoring valuation for the subject company.

72. (Original) The system of claim 49, wherein transaction data includes at least one selected from the group consisting of:

> transaction date;

> invoice date;

> invoice number;

> company;

> description;

> transaction amount; and

> category.

73. (Currently Amended) A computer-implemented system for collecting and aggregating creditworthiness data describing a subject company, comprising:

> a data collection module, for receiving from a client machine running a financial software application, transaction data for a subject company;

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a data aggregation module, coupled to the data collection module, for aggregating the received transaction data with transaction data from at least one other client machine to determine a creditworthiness rating of the subject company;

wherein each client machine is operated by a different user and at least a subset of the different users are unaffiliated with one another, and

wherein the financial software application comprises an accounting application.

74. (Original) The system of claim 73, wherein the data aggregation module generates a creditworthiness metric based on the aggregated data.

75. (Original) The system of claim 73, further comprising a report generation module, coupled to the data aggregation module, for generating a creditworthiness report based on the aggregated data.

76. (Original) The system of claim 75, further comprising a report distribution module, coupled to the report generation module, for:

receiving a request for the creditworthiness report; and

responsive to the request, outputting the report.

77. (Original) The system of claim 75, further comprising a report distribution module, coupled to the report generation module, for:

receiving, from a user, a request for the creditworthiness report; determining whether the user is authorized to receive the report; and

responsive to the user being authorized to receive the report, outputting the report.

78. (Original) The system of claim 75, further comprising a report distribution module, coupled to the report generation module, for transmitting the report to a set of users designated as subscribers to the report.

79. (Original) The system of claim 75, further comprising a report distribution module, coupled to the report generation module, for outputting the report via a web page.

80. (Original) The system of claim 75, further comprising a report distribution module, coupled to the report generation module, for tailoring the report responsive to transaction history for a user of the client machine.

81. (Currently Amended) A computer-readable medium comprising computer-readable code for collecting and aggregating creditworthiness data describing a subject company, comprising:

　　computer-readable code adapted to receive, from each of a plurality of client machines, each running an accounting software application and operated by a different user, transaction data for at least one subject company; and

　　computer-readable code adapted to aggregate, for each subject company, the received transaction data from the client machines to determine a creditworthiness rating of the subject company;

　　wherein at least a subset of the different users are unaffiliated with one another.

82-83. (Cancelled)

84. (Original) The computer-readable medium of claim 81, further comprising:

　　computer-readable code adapted to generate a creditworthiness metric based on the aggregated data.

85. (Original) The computer-readable medium of claim 84, further comprising computer-readable code adapted to transmit, responsive to at least one predefined criterion with respect to the creditworthiness metric, an alert to a predefined set of users.

86. (Original) The computer-readable medium of claim 85, wherein the at least one predefined criterion comprises at least one selected from the group consisting of:

　　the creditworthiness metric having changed by at least a predetermined amount;

　　the length of time since the most recent transmitted alert;

　　the user having at least a predetermined number of transactions involving the subject company within a predetermined time period;

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the subject company being located within a defined geographic region with respect to the user;

the user having indicated an interest in the subject company;

the type of business of the subject company being related to that of the user; and

the type of business of the subject company being related to that of other customers of the user.

87. (Original) The computer-readable medium of claim 81, further comprising computer-readable code adapted to generate a credit history report based on the aggregated data.

88. (Original) The computer-readable medium of claim 81, further comprising computer-readable code adapted to generate a creditworthiness report based on the aggregated data.

89. (Original) The computer-readable medium of claim 88, further comprising:

computer-readable code adapted to receive a request for the creditworthiness report; and

computer-readable code adapted to, responsive to the request, output the report.

90. (Original) The computer-readable medium of claim 88, further comprising:

computer-readable code adapted to receive, from a user, a request for the creditworthiness report;

computer-readable code adapted to determine whether the user is authorized to receive the report; and

computer-readable code adapted to, responsive to the user being authorized to receive the report, output the report.

91. (Original) The computer-readable medium of claim 88, further comprising:

computer-readable code adapted to transmit the report to a set of users designated as subscribers to the report.

92. (Original) The computer-readable medium of claim 88, further comprising computer-readable code adapted to output the report via a web page.

93. (Original) The computer-readable medium of claim 88, further comprising computer-readable code adapted to tailor the report responsive to transaction history for a user of the client machine.

94. (Original) The computer-readable medium of claim 81, wherein the computer- readable code adapted to receive transaction data comprises computer-readable code adapted to receive the data across a network.

95. (Original) The computer-readable medium of claim 81, wherein the computer-readable code adapted to receive transaction data comprises computer-readable code adapted to receive the data across the Internet.

96. (Original) The computer-readable medium of claim 81, wherein the transaction data comprises locally aggregated data describing subject company payment history.

97. (Original) The computer-readable medium of claim 81, wherein the computer-readable code adapted to aggregate the received transaction data for the subject company comprises computer-readable code adapted to normalize subject company identifiers.

98. (Original) The computer-readable medium of claim 81, wherein the computer- readable code adapted to receive transaction data for a subject company comprises:
    computer-readable code adapted to receive, for each of a plurality of client machines, an indication as to whether the user of the client machine assents to data collection; and
    computer-readable code adapted to receive transaction data for the subject company from the client machines for which an indication of user assent was received.

99. (Original) The computer-readable medium of claim 81, further comprising computer-readable code adapted to, responsive to an indication of user assent being received from a user, permit the user to use a mark signifying that the user participates in a creditworthiness data collection effort.

100. (Currently Amended) The computer-readable medium of claim 81, further comprising computer-readable code adapted to output, within the context of the <u>accounting</u> software application running at a client machine, an indication of the creditworthiness metric for the subject company.

101. (Original) The computer-readable medium of claim 81, further comprising computer-readable code adapted to, responsive to at least one predefined criterion with respect to the subject company, output to a user an indication of the creditworthiness metric for the subject company.

102. (Original) The computer-readable medium of claim 101, wherein the at least one predefined criterion comprises at least one selected from the group consisting of:

    the user having at least a predetermined number of transactions involving the subject company within a predetermined time period;

    the subject company being located within a defined geographic region with respect to the user;

    the user having indicated an interest in the subject company;

    the type of business of the subject company being related to that of the user; and

    the type of business of the subject company being related to that of other customers of the user.

103. (Original) The computer-readable medium of claim 81, wherein the subject company comprises a debtor.

104. (Original) The computer-readable medium of claim 81, further comprising computer-readable code adapted to, responsive to the creditworthiness rating, generate a factoring valuation for the subject company.

105. (Original) The computer-readable medium of claim 81, wherein transaction data includes at least one selected from the group consisting of:

    transaction date;

invoice date;

invoice number;

company;

description;

transaction amount; and

category.

106.　(Currently Amended) A computer-readable medium for collecting and aggregating creditworthiness data, comprising:

    computer-readable code adapted to transmit, from a client machine running an accounting software application, transaction data for a subject company; and

    computer-readable code adapted to receive at the client machine, from a central server, a representation of a creditworthiness metric based on aggregated transaction data for the subject company.

107.　(Original) A computer-readable medium for collecting and combining creditworthiness data describing a subject company, comprising:

    computer-readable code adapted to receive, from each of a plurality of client machines, each running a financial accounting software application and operated by a different user, aggregated data for at least one subject company; and

    computer-readable code adapted to combine, for each subject company, the received aggregated data from the different users to deter- mine a creditworthiness rating of the subject company;

    wherein at least a subset of the different users are unaffiliated with one another.

108.　(Currently Amended) A computer-readable medium for collecting and aggregating creditworthiness data describing a subject company, comprising:

    computer-readable code adapted to receive, from a client machine running a financial software application, transaction data for a subject company;

computer-readable code adapted to aggregate the received transaction data with transaction data from at least one other client machine to determine a creditworthiness rating of the subject company;

wherein each client machine is operated by a different user and at least a subset of the different users are unaffiliated with one another, and

wherein the financial software application comprises an accounting application.

109.   (Original) The computer-readable medium of claim 108, further comprising:
computer-readable code adapted to generate a creditworthiness metric based on the aggregated data.

110.   (Original) The computer-readable medium of claim 108, further comprising computer-readable code adapted to generate a creditworthiness report based on the aggregated data.

111.   (Original) The computer-readable medium of claim 110, further comprising:
computer-readable code adapted to receive a request for the creditworthiness report; and
computer-readable code adapted to, responsive to the request, output the report.

112.   (Original) The computer-readable medium of claim 110, further comprising:
computer-readable code adapted to receive, from a user, a request for the creditworthiness report;
computer-readable code adapted to determine whether the user is authorized to receive the report; and
computer-readable code adapted to, responsive to the user being authorized to receive the report, output the report.

113.   (Original) The computer-readable medium of claim 110, further comprising:
computer-readable code adapted to transmit the report to a set of users designated as subscribers to the report.

114.   (Original) The computer-readable medium of claim 110, further comprising computer-readable code adapted to output the report via a web page.

115.   (Original) The computer-readable medium of claim 110, further comprising computer-readable code adapted to tailor the report responsive to transaction history for a user of the client machine.

116-119. (Withdrawn)

120.   (Currently Amended) A website for collecting and aggregating creditworthiness data describing a subject company, comprising:

a data collection module, for receiving from a plurality of client machines, each running a̲n̲ accounting̲ software application and operated by a different user, transaction data for at least one subject company; and

a data aggregation module, coupled to the data collection module, for, for each subject company, aggregating the received transaction data from the client machines to determine a creditworthiness rating of the subject company;

wherein at least a subset of the different users are unaffiliated with one another..

121-122. (Cancelled)

123.   (Original) The website of claim 120, wherein the aggregation module generates a creditworthiness metric based on the aggregated data.

124.   (Original) The website of claim 123, wherein, responsive to at least one predefined criterion with respect to the creditworthiness metric, the aggregation module transmits an alert to a predefined set of users.

125.   (Original) The website of claim 124, wherein the at least one predefined criterion comprises at least one selected from the group consisting of:

the creditworthiness metric having changed by at least a predetermined amount;

the length of time since the most recent transmitted alert;

the user having at least a predetermined number of transactions involving the subject company within a predetermined time period;

the subject company being located within a defined geographic region with respect to the user;

the user having indicated an interest in the subject company;

the type of business of the subject company being related to that of the user; and

the type of business of the subject company being related to that of other customers of the user.

126.   (Original) The website of claim 120, further comprising a report generation module, coupled to the aggregation module, for generating a credit history report based on the aggregated data.

127.   (Original) The website of claim 120, further comprising a report generation module, coupled to the aggregation module, for generating a creditworthiness report based on the aggregated data.

128.   (Original) The website of claim 127, wherein the report distribution module receives a request for the creditworthiness report and, responsive to the request, outputs the report.

129.   (Original) The website of claim 127, wherein the report distribution module:

receives, from a user, a request for the creditworthiness report;

determines whether the user is authorized to receive the report; and

responsive to the user being authorized to receive the report, outputs the report.

130.   (Original) The website of claim 127, wherein the report distribution module transmits the report to a set of users designated as subscribers to the report.

131.   (Original) The website of claim 127, wherein the report distribution module outputs the report via a web page.

132.   (Original) The website of claim 127, wherein the report distribution module tailors the report responsive to transaction history for a user of the client machine.

133.   (Original) The website of claim 120, wherein the data collection module receives the transaction data across a network.

134.   (Original) The website of claim 120, wherein the data collection module receives the transaction data across the Internet.

135.   (Original) The website of claim 120, wherein the transaction data comprises locally aggregated data describing subject company payment history.

136.   (Original) The website of claim 120, wherein the data aggregation module equivalences subject company identifiers.

137.   (Original) The website of claim 120, wherein the data collection module:

   receives, for each of a plurality of client machines, an indication as to whether the user of the client machine assents to data collection; and

   receives transaction data for the subject company from the client machines for which an indication of user assent was received.

138.   (Currently Amended) The website of claim 120, further comprising [[a]] the accounting software application running at a client machine for outputting, within the context of the accounting software application, an indication of the creditworthiness metric for the subject company.

139.   (Original) The website of claim 120, further comprising a report generation module, coupled to the aggregation module, for, responsive to at least one predefined criterion with respect to the subject company, outputting to a user an indication of the creditworthiness metric for the subject company.

140.   (Original) The website of claim 139, wherein the at least one predefined criterion comprises at least one selected from the group consisting of:

   the user having at least a predetermined number of transactions involving the subject company within a predetermined time period;

   the subject company being located within a defined geographic region with respect to the user;

   the user having indicated an interest in the subject company;

the type of business of the subject company being related to that of the user; and

the type of business of the subject company being related to that of other customers of the user.

141.   (Original) The website of claim 120, wherein the subject company comprises a debtor.

142.   (Original) The website of claim 120, further comprising a report generation module, coupled to the aggregation module, for, responsive to the creditworthiness rating, generating a factoring valuation for the subject company.

143.   (Original) The website of claim 120, wherein transaction data includes at least one selected from the group consisting of:

transaction date;

invoice date;

invoice number;

company;

description;

transaction amount; and

category.

144.   (Currently Amended) In a server-based application environment, a computer-implemented method for collecting and aggregating creditworthiness data describing a subject company, comprising:

receiving, from the server-based application, transaction data for at least one subject company entered by different users interacting with the server-based application; and

for each subject company, aggregating the received transaction data from the different users to determine a creditworthiness rating of the subject company;

wherein at least a subset of the different users are unaffiliated with one another, and

wherein the different users are users of an accounting application.

145.   (Original) The method of claim 144, further comprising generating a creditworthiness metric based on the aggregated data.

146.   (Original) The method of claim 144, further comprising generating a creditworthiness report based on the aggregated data.

147.   (Currently Amended) A method for collecting and aggregating creditworthiness data describing a subject company, comprising:

> a function of receiving transaction data for at least one subject company, by the way of a data collection module to collect transaction data from each of a plurality of client machines, each running an accounting software application and operated by a different user; and

> a function of aggregating the received transaction data for each subject company, by the way of an aggregation module, to determine a creditworthiness rating of the subject company;

wherein at least a subset of the different users are unaffiliated with one another.

148.   (Original) The method of claim 147, further comprising:

> a function of generating a creditworthiness metric, by the way of a generation module, to produce a creditworthiness report based on the aggregated data.